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To: Commissioner for Patents for Examiner Clement B. Graham Group Art Unit 3628	Facsimile No. 571/273-8300
From: Michele Morrow Legal Assistant to Francis Lammes	No. of Pages Including Cover Sheet: 24
Enclosed herewith: <ul style="list-style-type: none">• Transmittal; and• Response to Office Action.	
Re: Application Serial No. 09/505,031 Attorney Docket No. RSW9-99-118	
Date: Friday, July 28, 2006	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JUL 28 2006

In re application of: Kraemer et al.

Serial No.: 09/505,031

Filed: February 16, 2000

For: Method and System for
Identifying Teaser Surfers with Time
Series Credit History

37945

PATENT TRADEMARK OFFICE
CUSTOMER NUMBER


Group Art Unit: 3628

Examiner: Graham, Clement B.

Attorney Docket No.: RSW9-99-118

Certificate of Transmission Under 37 C.F.R. § 1.8(a)I hereby certify this correspondence is being transmitted via
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on July 28, 2006.

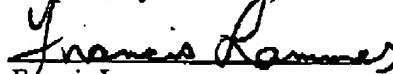
By:


Michele MorrowTRANSMITTALCommissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450Sir:
ENCLOSED HEREWITH:

* Response to Office Action

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,



Francis Lammes

Registration No. 55,353

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Duke W. Yee

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ATTORNEY FOR APPLICANTS

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Michele Morrow

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CUSTOMER NUMBERCommissioner for Patents
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RESPONSE TO OFFICE ACTION

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In response to the Office Action of May 3, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.